Sl. No.	Name of the Bank	Reasons for Directions/Operations Instructions
5.	Visakhapatnam CUBL	CRAR less than the minimum regulatory requirement of 9%, Classification in Grade III.
6.	Neelakrishna CUBL	Net NPAs above 15% and Classification in Grade III.
7.	Tenali CUBL	Net NPAs above 15% and Classification in Grade III.
8.	Guntur CUBL	Net NPAs above 15% and Classification in Grade III.
9.	Neelakantha CUBL	Net NPAs above 15% and Classification in Grade III.
10.	Uravakonda CUBL	Net NPAs above 15% and Classification in Grade III.

NPAs—Non Performing Assets; SLR-Statutory Liquidity Ratio; CRR-Cash Reserve Ratio; CRAR-Capital to Risk-weighted Assets Ratio;

Rescheduling of loans of States

2952. SHRI RAVULA CHANDRA SEKAR REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether Government have rescheduled the loans of various States as per the recommendations of the Twelfth Finance Commission;

(b) if so, the details thereof;

(c) if not, the reasons therefor;

(d) whether Government are enhancing the loans to various States especially for Andhra Pradesh;

(e) if so, the details thereof?

(f) the loan amount of Andhra Pradesh to be paid to Centre as on date; and

(g) the interest being paid by Andhra Pradesh to Centre per month?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) As per the recommendations of the Twelfth Finance Commission (TFC), a scheme to Debt Consolidation and Relief Facility (DCRF) has been formulated to consolidate the outstanding central loans (Ministry of Finance) contracted upto 31.3.2004 and outstanding as on 31.3.2005 to be rescheduled for a period of 20 years on a reduced interest rate of 7.5%. A Central Monitoring Committee, set up for this purpose has recommended consolidation of above loans of three States namely, Chhattisgarh, Karnataka and Kerala. Proposals of thirteen State Governments, that have enacted their Fiscal Responsibility and Budget Management Acts (FRBMA), namely Andhra Pradesh, Assam, Gujarat, Haryana, Himachal Pradesh, Madhya Pradesh, Maharashtra, Manipur, Orissa, Rajasthan, Tamil Nadu, Tripura and Uttar Pradesh are being examined for placement before the Monitoring Committee for it's consideration.

(d) No, Sir.

(e) Does not arise.

(f) Outstanding balance of Central loans of Government of India as on 30.11.2005 stood at Rs. 15759.12 crore.

(g) Monthly interest being paid by the Government of Andhra Pradesh to the Ministry of Finance during the last six months is given below:

Month/Year	Amout (Rs. in Crore)
June-2005	174.40
July-2005	174.40
August-2005	174.40
September-2005	174.40
October-2005	189.19
November-2005	174.40